

## EXHIBIT 13

Lewis E Keener  
18535 Michaelangelo Dr  
Dallas, TX 75287-3324

July 6, 2020

Bank of America  
P O Box 982234  
El Paso, TX 79998-2234

Re: Account [REDACTED]-0792

I received another statement for this account.

As you can see with the attached letter, I sent a letter on June 2, 2020 by return receipt requested. I have not received a reply to this letter.

I sent a letter dated May 29, 2020. I received a reply saying I should receive a communication in the near future but I have not received a reply.

There is a letter attached dated March 27, 2020 stating that the claim has been resolved in my favor and that the charges and interest and fees will be credited to my account. That credit has not been applied and it has been more than 3 months since that letter.

This matter has been going on long enough to create a great injustice to me and to my credit rating. I did not create this problem and I believe it is time for the credit department to resolve this.

If you read the papers you will see that this charge applied to my account in error has resulted in the cancellation of two other credit cards. These accounts have never had a past due payment and have been paid promptly over many years. The decision to close my accounts was not justified.

I am requesting a written, timely response to all of the letters you have received. It should show that the account has been credited and resulting in a balance of zero. Please rectify the errors that have occurred.

Lewis E Keener



**BANK OF AMERICA**   
[www.bankofamerica.com](http://www.bankofamerica.com)

LL 0608 482 271 33242 #801 AB 0.419  
LEWIS E KEENER SR  
18585 MICHAELANGELO DR  
DALLAS TX 75287-3824

[REDACTED]

June 04, 2020

Account number ending in: 1801

Lewis E Keener Sr:

We're forwarding your recent inquiry to the most appropriate business area to review and respond to this matter. You should receive a communication in the near future.

We're here to help

We appreciate the opportunity to serve your financial needs. If you have questions, please call us at 1.800.472.7970, Monday through Friday, from 8 a.m. to 7 p.m. Eastern.

BANK OF AMERICA

**Alaska**  
Mileage Plan

P.O. BOX 15204  
WILMINGTON, DE 19805

Statement Enclosed

SS 0626 N 452 865 1 26269 #001 AB 0.419

LEWIS E KEENER SR  
18535 MICHAELANGELO DR  
DALLAS TX 75287-3324

**Customer Service Information:**  
[www.bankofamerica.com](http://www.bankofamerica.com)  
 1.800.552.7302  
 TTY: 1.800.346.3178  
**Mail billing inquiries to:**  
 Bank of America  
 P.O. Box 982234  
 El Paso TX 79998-2234  
**Mail payment to:**  
 Bank of America  
 P.O. Box 851001  
 Dallas TX 75285-1001



May 24 - June 23, 2020  
Account# [REDACTED] 0792

**Account Summary**

Previous Balance	\$18,056.23
Payments and Other Credits	\$0.00
Purchases and Adjustments	\$0.00
Fees Charged	\$39.00
Interest Charged	\$227.48
<b>New Balance Total</b>	<b>\$18,322.71</b>
Total Credit Line	\$17,500.00
Total Credit Available	\$0.00
Cash Credit Line	\$5,400.00
Portion of Credit Available for Cash	\$0.00
Statement Closing Date	06/23/2020
Days in Billing Cycle	31

**Payment Information**

New Balance Total	\$18,322.71
Current Payment Due	\$447.00
Past Due Amount	\$1,978.00

Total Minimum Payment Due	\$2,425.00
Payment Due Date	07/20/2020

**Late Payment Warning:** If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$39.00 and your APRs may be increased up to the Penalty APR of 29.99%. **Total Minimum Payment Warning:** If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	28 years	\$37,267.00

If you would like information about credit counseling services, call 866.300.5238.

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[REDACTED] 0792

BANK OF AMERICA  
P.O. BOX 851001  
DALLAS TX 75285-1001

[REDACTED]

LEWIS E KEENER SR  
18535 MICHAELANGELO DR  
DALLAS TX 75287-3324

Account Number: [REDACTED] 0792

New Balance Total	\$18,322.71
Total Minimum Payment Due	\$2,425.00
Payment Due Date	07/20/2020

Enter payment amount \$

For change of address/phone number, see reverse side.  
 Make your payment online at [www.bankofamerica.com](http://www.bankofamerica.com) or  
 Mail this coupon along with your check payable to: Bank of America

10 240

0792

LEWIS E KEENER SR | Account # [REDACTED] 0792 | May 24 - June 23, 2020



## Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Fees</b>						
06/20	06/22	LATE FEE FOR PAYMENT DUE TOTAL FEES FOR THIS PERIOD		0792	39.00	\$39.00
<b>Interest Charged</b>						
06/23	06/23	INTEREST CHARGED ON PURCHASES			227.48	
06/23	06/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
06/23	06/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
06/23	06/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						

2020 Totals Year-to-Date	
Total fees charged in 2020	\$223.00
Total interest charged in 2020	\$1,045.03

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	14.74%V				\$ 18,171.12	\$ 227.48
Balance Transfers	14.74%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	19.99%V				\$ 0.00	\$ 0.00
Bank Cash Advances	24.99%V				\$ 0.00	\$ 0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)